

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Brenda Locklear
 Debtor

Case No. 15-18336-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: TashaD
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Oct 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2019.

db +Brenda Locklear, 1026 Ash Road, Sharon Hill, PA 19079-1801

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2019 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
 JAY S. LOWENTHAL on behalf of Plaintiff Brenda Locklear jay@lowenthal-law.com,
 route295@gmail.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 KEVIN G. MCDONALD on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
 MATTEO SAMUEL WEINER on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
 POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com,
 ecf_frpa@trusteel3.com
 REBECCA ANN SOLARZ on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
 SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trusteel3.com
 STEPHEN MATTHEW DUNNE on behalf of Debtor Brenda Locklear bestcasestephen@gmail.com,
 dunnesr74587@notify.bestcase.com
 THOMAS I. PULEO on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Brenda Locklear		CHAPTER 13
	<u>Debtor</u>	
M&T Bank, successor by merger to Keystone National Bank, N.A., trading as Keystone Financial Mortgage		NO. 15-18336 JKF
	<u>Movant</u>	
vs.		
Brenda Locklear		11 U.S.C. Section 362
	<u>Debtor</u>	
Scott F. Waterman, Esquire		
	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$3,798.05**, which breaks down as follows;

Post-Petition Payments:	April 2019 to September 2019 at \$468.80/month
Suspense Balance:	\$45.75
Fees & Costs Relating to Motion:	\$1,031.00
Total Post-Petition Arrears	\$3,798.05

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Within seven (7) days of the Court approving this Stipulation, the Debtor shall make a down payment in the amount of **\$1,406.40**;

b). Beginning on October 1, 2019 and continuing through March 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$468.80** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$398.61 from October 2019 to February 2020 and \$398.60 for March 2020** towards the arrearages on or before the last day of each month at the address below;

M&T BANK
P.O. BOX 62182
BALTIMORE, MD 21264-2182

c). Maintenance of current monthly mortgage payments to the Movant

thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 24, 2019

By: /s/ Kevin G. McDonald, Esquire
Attorney for Movant

Date: October 8, 2019

/s/ Stephen Matthew Dunne, Esquire
Stephen Matthew Dunne, Esquire
Attorney for Debtor

Date: October 8, 2019

/s/ Polly A. Langdon, Esquire, for
Scott F. Waterman, Esquire
Chapter 13 Trustee

Approved by the Court this 9th day of October, 2019. However, the court
retains discretion regarding entry of any further order.



Bankruptcy Judge
Jean K. FitzSimon